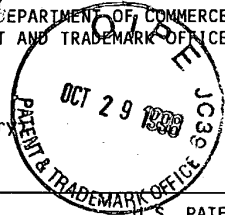


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(MODIFIED)U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
06547008002SERIAL NO.  
08/878,396INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT  
(Use several sheets if necessary)APPLICANT  
Andrew C. Payne et al

(37 CFR 1.98(b))

FILING DATE  
June 18, 1997GROUP  
~~2434~~ A.U.  
2766

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

## FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
BEA	AL	0 172 670	02/26/86	Europe EPO	G07F	7/00		
BEA	AM	WO 93/10503	05/27/93	Pat WIPO	G06F	15/30		
	AN							
	AO							
	AP							

## OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

BEA	AQ	<input checked="" type="checkbox"/> P. Rémy et al., "Le paiement électronique", pp. 15-23, 1988, L'Écho des RECHERCHES, No. 134
BEA	AR	CCITT Blue Book, Volume VIII; pages 48-81, November 14-25, 1988
	AS	

EXAMINER

GREGORY

DATE CONSIDERED

1/26/99

EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.